



AMERICAN HERITAGE BANK

Banking Service Fees

Automatic Transfers (funds sweep to/from accounts)	
Auto Debit Loan Payments	Free
Line of Credit to Deposit Account	\$3.00 per transfer
Deposit to Deposit Account	\$5.00 per transfer
Single EFT Transfer (funds leaving the bank)	\$35.00 per transfer
Reoccurring EFT Transfers (funds leaving the bank)	\$35.00 per file setup (one-time)
Canadian Check Deposit Charge	\$30.00 per check
Foreign (Non-Canadian) Check Deposit Charge	\$45.00 per check
Foreign Currency Order	\$65.00 per order
Cash Handling > \$11,000 daily	\$5.00 per \$1,000 per day
Cashing Checks - Customers	Free
Non-Customers	Varies per amount
Charge Back Item	\$5.00 per presentment
Closed Deposit Acct Fee < 6 mo.	\$25.00
Coin Counting - Customers	Free
Copy of Statements - Deposits	\$7.00 per statement
Print-Out of Activity	\$5.00 per activity
Note Payment Notice	\$5.00 per notice
Counter Checks > 5	\$0.50 each
Coupon Book (per book)	\$25.00
Debit Card Reorder (Lost) (per card)	\$5.00
Debit Card Reorder – Express Shipping (per card)	\$100.00
Depository Bags (Locked) (per bag)	\$25.00
Dormant Account (per statement)	\$5.00
Electronic Funds Transfer (ACH or Payroll Service)	\$15.00 per month
Per Submitted File	\$7.50
Per Item in File	\$0.09
Levy/Garnishment	\$150.00 per processed request
Lien Release (per Duplicate)	Up to \$25.00
Mobile Banking App (account balances/transfers)	Free
Bill Pay – Standard Payment (e-billing)	Free
Express Delivery	\$14.95 per payment
Mobile Deposit	Free
Money Service Business	\$25.00 per month
Mortgage Release (per instrument)	Up to \$200.00
Mortgage Subordination (per request)	Up to \$300.00
Recording Service	Up to \$50.00 per document
Night Depository Box	Free
Notary - Customers	Free
Non-Customers	\$5.00 per stamp
Official Checks (per check)	\$5.00
Online Banking – Retail Version	
Basic Service (online statements)	Free
Bill Pay – Standard Payment (e-billing)	Free
Express Delivery	\$14.95 per payment



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Online Banking – Business Version	
Basic Service (includes alerts)	\$9.00 per month
Optional: ACH Service (electronic funds transfers)	See ACH fees [1]
Optional: Positive Pay Service (check fraud verification)	\$15.00 per month [1]
Overdraft Charge - Consumer (per presentment up to 3 items per day) (may be imposed due to a check, in-person withdrawal, ATM withdrawal, or other electronic means)	\$30.00
Continued Overdraft Charge (every seven calendar days)	\$30.00
Remote Deposit – merchant check images	
Scanner Installation Fee	\$95.00 per install
Service Per Month	\$45.00
Research Requests	\$45.00 per hour
Printed Copies	\$1.00 per page
Return Item Charge - Consumer (per presentment up to 3 items per day)	\$30.00
Returned Mail	\$5.00 per returned item
Safe Deposit Box (per size annually)	Varies per location
Stop Payment (duration 6 months)	\$30.00 per stop pay request
Wire Transfers (per wire – US Funds):	
Incoming – Domestic (or International)	\$20.00 (\$35.00)
Outgoing – Domestic (or International)	\$30.00 (\$45.00)
Wire Transfers (per wire – Foreign Funds):	
Incoming – International (SWIFT)	\$40.00
Outgoing – International (Foreign Funds)	\$60.00

[1] ACH Service and Positive Pay Service each require Basic Service of Online Banking – Business Version. Fees for ACH Service and Positive Pay Service are in addition to \$9.00 per month fee for Basic Service.